

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ANITA K. LOWTHARP	§	Case No. 08-71229
	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/23/2008.
- 2) The plan was confirmed on 07/18/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/26/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/05/2009.
- 5) The case was completed on 05/09/2011.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,430.00.
- 10) Amount of unsecured claims discharged without full payment: \$43,806.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 5,267.27	
Less amount refunded to debtor	\$ 8.27	
<b>NET RECEIPTS</b>		<b>\$ 5,259.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 352.08	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,852.08</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY GARY C FLANDERS	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
ADVANCE AMERICA	Uns	1,400.00	NA	NA	0.00	0.00
AMCORE BANK	Uns	500.00	NA	NA	0.00	0.00
ASPEN	Uns	850.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	3,000.00	3,080.85	3,080.85	151.79	0.00
CHASE BANK	Uns	740.00	NA	NA	0.00	0.00
COMED	Uns	5,700.00	5,464.54	5,464.54	269.22	0.00
CREDIT ONE BANK	Uns	1,000.00	NA	NA	0.00	0.00
DEKALB COUNTY CREDIT UNION	Uns	12,000.00	11,169.08	11,169.08	550.27	0.00
DELL FINANCIAL SERVICES	Uns	2,100.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	440.00	515.10	515.10	25.38	0.00
ELITE TUMBLE & CHEER	Uns	1,200.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	600.00	607.53	607.53	29.93	0.00
FIRST PREMIER BANK	Uns	400.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Uns	1,300.00	1,362.55	1,362.55	67.12	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	700.00	720.95	720.95	35.52	0.00
IMPACT CASH	Uns	500.00	580.00	580.00	28.58	0.00
ROUNDUP FUNDING LLC	Uns	1,000.00	1,147.68	1,147.68	56.55	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LEGACY VISA / FIRST NATIONAL	Uns	360.00	NA	NA	0.00	0.00
LOANPOINTUSA UT, LLC	Uns	326.00	NA	NA	0.00	0.00
NATIONAL CITY BANK	Uns	280.00	276.41	276.41	13.62	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	870.00	910.00	910.00	44.83	0.00
PLAINS COMMERCE BANK	Uns	285.00	284.43	284.43	14.01	0.00
ROCKFORD SURGICAL SERVICES	Uns	660.00	NA	NA	0.00	0.00
SST CARD SERVICES	Uns	5,600.00	NA	NA	0.00	0.00
SWEDISH AMERICAN HOSPITAL	Uns	370.00	NA	NA	0.00	0.00
UNITED CASH LOANS	Uns	450.00	NA	NA	0.00	0.00
US FAST CASH	Uns	500.00	NA	NA	0.00	0.00
VERIZON TELECOM WEST	Uns	200.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	1,000.00	2,354.00	2,354.00	115.97	0.00
RAY MUELLER	Sec	0.00	NA	NA	0.00	0.00
DAVID LOWTHARP	Uns	0.00	NA	NA	0.00	0.00
CHECK IT	Uns	0.00	84.00	84.00	4.13	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 28,557.12	\$ 1,406.92	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,852.08	
Disbursements to Creditors	\$ 1,406.92	
<b>TOTAL DISBURSEMENTS:</b>		\$ 5,259.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/20/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.